

# EXHIBIT D

## DECLARATION OF CUSTODIAN OF RECORDS

STATE OF GEORGIA     )

COUNTY OF FULTON    )

I, the undersigned declare as follows:

1.     My name is Dia Colclough. I am over 21 years of age and I am competent to testify as to the matters stated herein. I am a Legal Support Associate in the Office of Consumer Affairs for Equifax, Inc. and have authority to submit this declaration on its behalf.

2.     I have personal knowledge of the facts set forth herein, except to the extent that I state herein another source for my knowledge.

3.     The documents identified herein are true and accurate copies of the documents maintained by Equifax, Inc.

4.     These records and documents were prepared by personnel of Equifax in the ordinary course of business at or near the time of the acts, conditions or events described in the records.

I declare under penalty of perjury that the foregoing is true and correct. Executed this

**20th\_ day of January 2022**

*Dia Colclough*

\_\_\_\_\_  
Dia Colclough  
Legal Support Associate & Records Custodian  
Equifax, Inc.

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**25th\_ day of January 2022**

*Dia Colclough*

\_\_\_\_\_  
Dia Colclough  
Legal Support Associate & Records Custodian  
Equifax, Inc.



## CREDIT FILE : October 28, 2021

[REDACTED]

Dear GEORGE A CALCUT:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

### Were changes made to my credit report and what actions were taken?

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

### How do I know that all of this is happening?

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

### What should I do if I do not agree with the results of the investigation?

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

(Continued On Next Page)  
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1278555860-FC8-09bd01030000005f-10282021

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GEORGE A CALCUT  
6652 E VIRGINIA ST  
MESA, AZ 85215-4338

P.O. Box 105518  
Atlanta, GA 30348

**CALCUT 001284**

medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.

- You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.equifax.com/personal/disputes>. You may also mail your documents to PO Box 740256, Atlanta GA 30374-0256 or contact us by calling a Customer Representative at 866-349-5191.
- You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

### What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

### How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

<b>The Results Of Our Reinvestigation</b>			
<b>Credit Account Information</b> (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)			
<b>Account History</b> <b>Status Code</b> <b>Descriptions</b>	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off

>>> **The information you disputed has been updated as well as other information on this item. Account # - 300014176\* The results are:** THIS ACCOUNT HAS BEEN UPDATED. ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM.

THE FOLLOWING FIELDS HAVE BEEN MODIFIED: \*BALANCE \*ACTUAL PAYMENT \*SCHEDULED PAYMENT \*DATE OF LAST PAYMENT \*TERMS DURATION \*HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: **PARAMOUNT, 425 Phillips Blvd, Cenlar, Ewing, NJ 08618-1430 Phone: (609) 883-3900**

**PARAMOUNT RESIDENTIAL MORTGAGE**

**425 Phillips Blvd Cenlar Ewing NJ 086181430 : 6098833900**

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency		Months Revd	Activity Designator	Creditor Classification		
*****		04/17/2020		\$ 253,800			Monthly		13				
Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/28/2021	\$ 255,621	\$ 0	10/2021	\$ 2,017	\$ 1,348								
Status		Type of Account		Type of Loan		Whose Account		Portfolio Indicator		Portfolio Status			
Pays As Agreed		Mortgage		Va Real Estate Mortgage		Joint Account							

**ADDITIONAL INFORMATION:**

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
09/21	No Data Available								
08/21	\$ 254,649	\$ 1,367	\$ 1,367	07/01/2021	\$ 253,800		\$ 0	Va Real Estate Mortgage	
07/21	\$ 255,450	\$ 1,367	\$ 1,367	06/01/2021	\$ 253,800		\$ 0	Va Real Estate Mortgage	
06/21	\$ 256,250			12/01/2020	\$ 253,800			Va Real Estate Mortgage	
05/21	\$ 254,645			12/01/2020	\$ 253,800			Va Real Estate Mortgage	
04/21	\$ 253,720			12/01/2020	\$ 253,800			Va Real Estate Mortgage	
03/21	\$ 253,149			12/01/2020	\$ 253,800			Va Real Estate Mortgage	
02/21	\$ 252,577			12/01/2020	\$ 253,800			Va Real Estate Mortgage	
01/21	\$ 252,004		\$ 203	12/01/2020	\$ 253,800			Va Real Estate Mortgage	
12/20	\$ 251,057			09/01/2020	\$ 253,800			Va Real Estate Mortgage	
11/20	\$ 251,057	\$ 1,219	\$ 1,219	09/01/2020	\$ 253,800			Va Real Estate Mortgage	
10/20	\$ 251,517	\$ 1,219	\$ 1,219	09/01/2020	\$ 253,800			Va Real Estate Mortgage	
09/20	\$ 251,976	\$ 1,219	\$ 2,438	09/01/2020	\$ 253,800			Va Real Estate Mortgage	
08/20	\$ 252,890	\$ 1,219	\$ 1,219	07/01/2020	\$ 253,800			Va Real Estate Mortgage	

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
07/20	\$ 253,346	\$ 1,219		06/01/2020	\$ 253,800			Va Real Estate Mortgage	
06/20	\$ 253,346	\$ 1,219	\$ 2,149	06/01/2020	\$ 253,800			Va Real Estate Mortgage	



***Notice to Consumers***

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You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.